

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

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***BULLETIN
AUGUST 31, 2016, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>RELOCATE INTERSTATE BRANCH</u>		
7-1-16	Unison Bank, Jamestown, to relocate its interstate branch from 3740 E Southern Ave, Ste 120, Mesa, AZ, to SWC of Pecos Rd and Market St, Gilbert, AZ	Comment period ended 7-21-16. Approved by Commissioner 8-17-16.
<u>DISCONTINUE INTERSTATE BRANCH</u>		
7-18-16	BlackRidgeBANK, Fargo, to discontinue its interstate branch at 406 3 rd Ave E, Alexandria, MN	Comment period ended 8-22-16. To be acted on by Commissioner.
<u>FACILITY APPLICATION</u>		
8-10-16	First Western Bank & Trust, Minot, to establish a facility at 324 North 3 rd St, Bismarck	Comment period ended 8-30-16. To be acted on by Commissioner.
<u>COMMISSIONER NAME WAIVER</u>		
	Dacotah Bank and Dacotah Trust, Aberdeen, SD	Approved by Commissioner 8-24-16
<u>USURY</u>		
The usury rate for unregulated lenders the month of September 2016 is 7.000% (5.916%) .		

PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).